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Reinhart Boerner Van Deuren s.c.

By: Peter J. Manghera  
Peter J. Manghera

Date: July 18, 2005

**PATENT APPLICATION**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT: 3621

EXAMINER: FIRMIN BACKER

In re application of: Dushyant )  
Sharma, et al. )  
Application No: 09/543,938 )  
 )  
Filed: 04/06/2000 )  
 )  
Confirmation No. 7936 )  
Attorney Docket No. 6582-RCE )  
Customer No. 22922 )

For: ELECTRONIC BILL  
PRESENTMENT AND  
PAYMENT SYSTEMS AND  
PROCESSES

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

July 18, 2005

**AMENDMENT F**

Sir:

In response to the Office Action mailed January 18, 2005, after entry of the accompanying Petition for Extension of Time, the time for response extended to expire July 18, 2005, please amend the above-identified application as follows:

A listing of claims begins on page 2 of this Amendment.

**Remarks/Arguments** begin on page 11 of this Amendment.